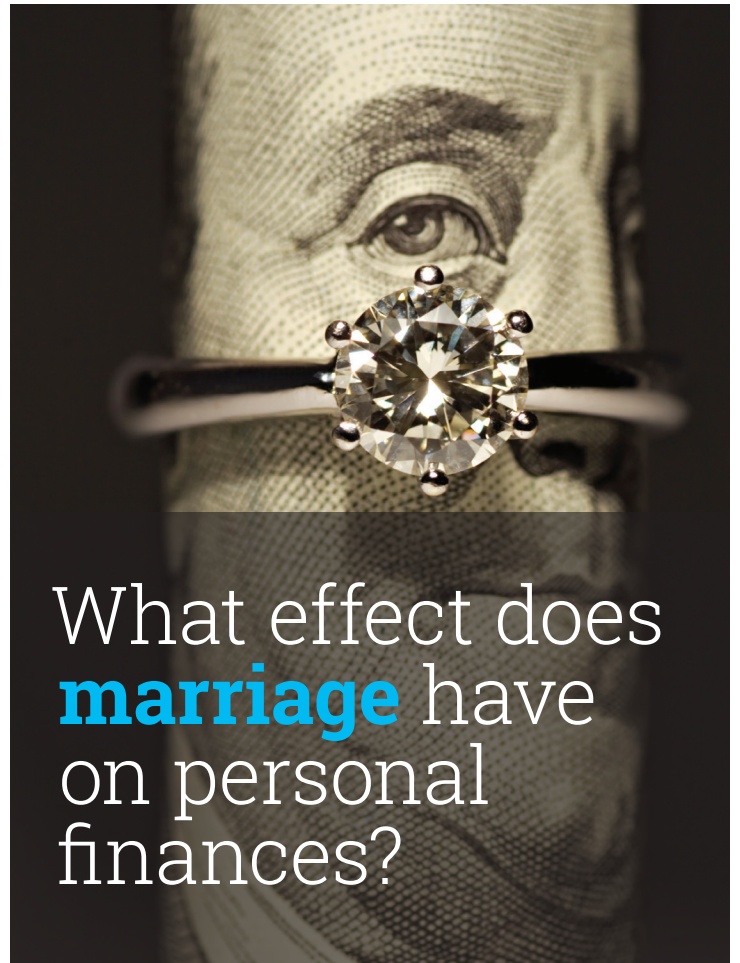
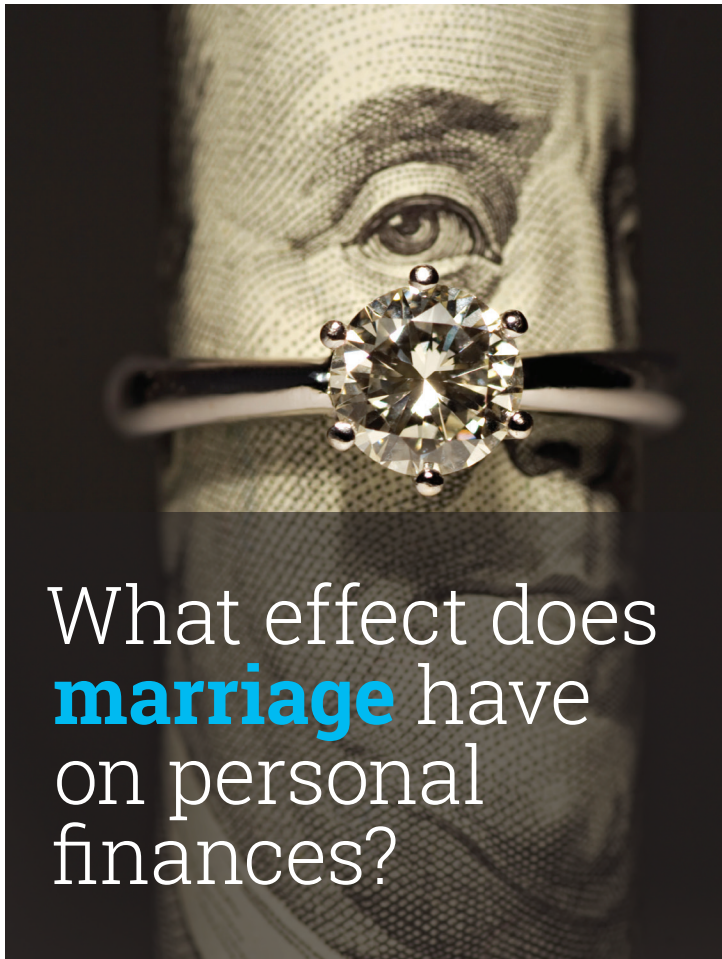


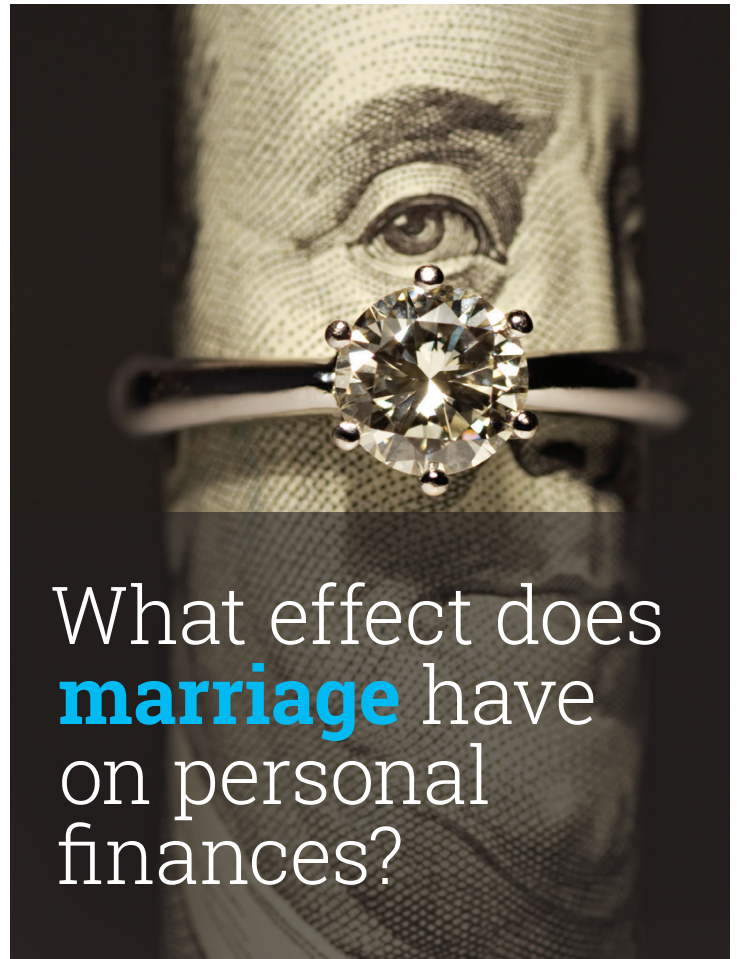
What effect does **marriage** have on personal finances?



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# Marriage seems to be a wealth-creating institution...

- On average, married couples build more wealth than singles or cohabiting couples.
- Married men earn more money than do single men with similar education and job history.
- Married women are economically better off than divorced, cohabiting or women who have never married.
- The modern economy and modern democratic state depend upon families to produce the next generation of productive workers and taxpayers.

**Marriage realigns personal interests beyond the good of self, and reduces the tendency of individuals and groups to make rash or imprudent economic decisions. In families, young people develop stable patterns of work and self-reliance at the direction of their parents.**



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